

# Accident Insurance



## How does it work?

Accident Insurance pays a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur off the job. And it includes a range of incidents, from common injuries to more serious events.

## Why is this coverage so valuable?

It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles. You'll have base coverage without medical underwriting. The cost is conveniently deducted from your paycheck. You can keep your coverage if you change jobs or retire. You'll be billed directly.

## Who can get coverage?

You	If you're actively at work*
Your spouse	Can get coverage as long as you have purchased coverage for yourself.
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

\*Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. See Schedule of benefits for a complete listing of what is covered.

## What's included?

### Be Well Benefit

Every year, each family member who has Accident coverage can also receive \$50 for getting a covered Be Well screening test, such as:

- Annual exams by a physician include sports physicals, well-child visits, dental and vision exams
- Screenings for cancer, including pap smear, colonoscopy
- Cardiovascular function screenings
- Screenings for cholesterol and diabetes
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV, MMR, tetanus, influenza

### Organized Sports Benefit

Each family member that has Accident coverage is eligible for a 10% increase in payable benefits within the Injury and Treatment schedule of benefit categories. See disclosures and schedule of benefits for more information.

## SCHEDULE OF BENEFITS

Option 1    Option 2

### Accidental Death and Dismemberment

AD&D		
Employee	\$50,000	\$25,000
Spouse	\$25,000	\$12,500
Children	\$12,500	\$6,250
Common Carrier Benefit can pay if the insured individual is injured as a fare-paying passenger on a common carrier (examples include mass transit trains, buses and planes)		
Employee	\$50,000	\$25,000
Spouse	\$25,000	\$12,500
Children	\$12,500	\$6,250
Dismemberment		
Both Feet	\$50,000	\$25,000
Both Hands	\$50,000	\$25,000
One Foot	\$25,000	\$12,500
One Hand	\$25,000	\$12,500
Thumb and Index Finger of the same Hand	\$12,500	\$6,250
Coma		
Coma	\$10,000	\$5,000
Home & Vehicle Modifications		
Home & Vehicle Modifications	\$1,500	\$1,250
Loss of Use		
Hearing (one ear)	\$12,500	\$6,000
Hearing	\$25,000	\$12,500
Sight of one Eye	\$25,000	\$12,500
Sight of both Eyes	\$50,000	\$25,000
Speech	\$25,000	\$12,500
Paralysis		
Uniplegia	\$12,500	\$6,250
Hemi/Paraplegia	\$25,000	\$12,500
Triplegia	\$37,500	\$18,750
Quadriplegia	\$50,000	\$25,000

### Hospitalization

Admission	\$1,200	\$1,000
Admission – Hospital ICU (added to Admission)	\$1,200	\$500
Daily Stay	\$350	\$200
Daily Stay – Hospital ICU (added to Daily Stay)	\$350	\$200

### Injury

Injury due to felony & sexual assault	\$200	\$150
Organized Sports	10%	10%
Burns		
2nd Degree Burns - At least 5%, but less than 20% of skin surface	\$750	\$500

### Injury

2nd Degree Burns - 20% or greater of skin surface	\$1,500	\$1,000
3rd Degree Burns - Less than 5% of skin surface	\$3,000	\$2,000
3rd Degree Burns - At least 5%, but less than 20% of skin surface	\$7,500	\$5,000
3rd Degree Burns - 20% or greater of skin surface	\$15,000	\$10,000
Concussion		
Concussion	\$200	\$200
Connective Tissue Damage		
One Connective Tissue (tendon, ligament, rotator cuff, muscle)	\$90	\$90
Two or more Connective Tissues (tendon, ligament, rotator cuff, muscle)	\$150	\$150
Dislocations		
Knee joint (other than patella)	\$2,000	\$1,650
Ankle bone or bones of the foot (other than toes)	\$2,000	\$1,650
Hip joint	\$4,125	\$3,375
Collarbone (sternoclavicular)	\$1,000	\$825
Elbow joint	\$600	\$500
Hand (other than Fingers)	\$600	\$500
Lower Jaw	\$600	\$500
Shoulder	\$600	\$500
Wrist joint	\$600	\$500
Collarbone (acromioclavicular and separation)	\$400	\$325
Finger or Toe (Digit)	\$200	\$150
Kneecap (patella)	\$600	\$500
Incomplete Dislocation - Payable as a % of the applicable Dislocations benefit	25%	25%
Eye Injury		
Eye Injury	\$200	\$200
Fractures		
Skull (except bones of Face or Nose), Depressed	\$5,500	\$4,500
Hip or Thigh (femur)	\$4,125	\$3,375
Skull (except bones of Face or Nose), Non-depressed	\$2,750	\$2,250
Vertebrae, body of (other than Vertebral Processes)	\$1,650	\$1,350
Leg (mid to upper tibia or fibula)	\$1,650	\$1,350
Pelvis	\$1,650	\$1,350
Bones of the Face or Nose (other than Lower Jaw, Mandible or Upper Jaw, Maxilla)	\$825	\$675

### Injury

Upper Arm between Elbow and Shoulder (humerus)	\$825	\$675
Upper Jaw, Maxilla (other than alveolar process)	\$825	\$675
Ankle (lower tibia or fibula)	\$550	\$450
Collarbone (clavicle, sternum) or Shoulder Blade (scapula)	\$550	\$450
Foot or Heel (other than Toes)	\$550	\$450
Forearm (olecranon, radius, or ulna), Hand, or Wrist (other than Fingers)	\$550	\$450
Kneecap (patella)	\$550	\$450
Lower Jaw, Mandible (other than alveolar process)	\$550	\$450
Vertebral Processes	\$550	\$450
Rib	\$550	\$450
Tailbone (coccyx), Sacrum	\$550	\$450
Finger or Toe (Digit)	\$275	\$225
Chip Fracture - Payable as a % of the applicable Fractures benefit	25%	25%
Same bone maximum incurred per accident	1 Fracture	1 Fracture
Maximum payable multiplier for multiple bones	2 Times	2 Times
Internal Injuries		
Internal Injuries	\$200	\$200
Lacerations		
No Repair	\$65	\$50
Repair Less than 2 inches	\$200	\$150
Repair At least 2 inches but less than 6 inches	\$400	\$300
Repair 6 inches or greater	\$800	\$600
Loss of a Digit		
One Digit (other than a Thumb or Big Toe)	\$1,000	\$750
One Digit (a Thumb or Big Toe)	\$1,500	\$1,125
Two or more Digits	\$2,000	\$1,500
Knee Cartilage		
Knee Cartilage (Meniscus) Injury	\$200	\$150
Ruptured or Herniated Disc		
One Disc	\$180	\$150
Two or more Discs	\$300	\$250
Recovery		
At-Home Care	\$125	\$100
Physician Follow-Up Visits	\$100	\$75
Physician Follow-Up Maximum Visits	2	2
Prescription Drug	\$25	\$25

## SCHEDULE OF BENEFITS

	Option 1	Option 2		Option 1	Option 2		Option 1	Option 2
<b>Recovery</b>			<b>Surgery</b>			<b>Treatment</b>		
Prescription Benefit Incidence per covered accident	1 Per Insured	1 Per Insured	Exploratory without Repair	\$150	\$125	Pet Boarding (per day)	\$30	\$30
Rehabilitation or Subacute Rehabilitation Unit	\$150	\$100	One Disc	\$800	\$675	Treatment in a Physician's Office or Urgent Care Facility (initial)	\$100	\$25
Behavior Health Therapy	\$25	\$20	Two or more Discs	\$1,200	\$1,000			
Behavior Health Therapy visits	15	15	<b>Treatment</b>					
Therapy Services (chiro, speech, PT, occ, acupuncture/alternative)	\$25	\$20	Organized Sports	10%	10%			
Therapy Services Maximum Days	15	15	Ambulance					
<b>Surgery</b>			Air	\$1,200	\$1,000			
Dislocations			Ground	\$400	\$300			
Dislocation, Surgical Repair - Payable as a % of the applicable Injury benefit	100%	100%	Durable Medical Equipment					
Anesthesia			Tier 1 (arm sling, cane, medical ring cushion)	\$65	\$50			
Epidural or Regional Anesthesia	\$120	\$100	Tier 2 (bedside commode, cold therapy system, crutches)	\$125	\$100			
General Anesthesia	\$300	\$250	Tier 3 (back brace, body jacket, continuous passive movement, electric scooter)	\$250	\$200			
Connective Tissue			Emergency Dental Repair					
Exploratory without Repair	\$125	\$100	Dental Crown	\$450	\$350			
Repair for One Connective Tissue	\$1,000	\$800	Dental Extraction	\$150	\$115			
Repair for Two or more Connective Tissues	\$1,500	\$1,200	Filling or Chip Repair	\$115	\$90			
Eye Surgery			Imaging					
Eye Surgery, Requiring Anesthesia	\$400	\$300	Tier 1: X-rays or Ultrasound	\$75	\$50			
Fractures			Tier 2: Bone Scan, CAT, CT, EEG, MR, MRA, or MRI	\$300	\$200			
Fractures, Surgical Repair - Payable as a % of the applicable Injury benefit	100%	100%	Medical Imaging Incidence allowance covered accident per Tier	1 Per Insured Per Tier	1 Per Insured Per Tier			
Surgical Repair same bone maximum incurred per accident	1 Fracture	1 Fracture	Lodging					
Surgical Repair same bone maximum payable multiplier for multiple bones	2 Times	2 Times	Lodging (per night)	\$200	\$150			
General Surgery			Prosthetic Device					
Abdominal, Thoracic, or Cranial	\$2,000	\$1,500	One Device or Limb	\$1,000	\$750			
Exploratory	\$200	\$150	Two or more Devices or Limbs	\$2,000	\$1,500			
Incidence per covered accident	1 Per Insured	1 Per Insured	Skin Grafts					
Hernia Surgery			For Burns - Payable as a % of the applicable Burn benefit	50%	50%			
Hernia Surgery	\$200	\$150	Not Burns - Less than 20% of skin surface	\$375	\$250			
Knee Cartilage			Not Burns - 20% or greater of skin surface	\$750	\$500			
Knee Cartilage (Meniscus) Exploratory without Repair	\$200	\$150	Treatment					
Knee Cartilage (Meniscus) with Repair	\$1,000	\$750	Emergency Room Treatment	\$125	\$25			
Outpatient Surgical Facility			Injections to Prevent or Limit Infection (tetanus, rabies, antivenom, immune globulin)	\$50	\$50			
Outpatient Surgical Facility	\$400	\$300	Pain Management Injections (epidural, cortisone, steroid)	\$150	\$100			
Ruptured or Herniated Disc Surgery			Transfusions	\$500	\$400			
			Transportation (per trip)	\$150	\$100			
			Family Care	\$50	\$50			

### Organized Sports Benefit

This increased benefit payment will be applied if the covered Accident occurs while playing an organized sport that required formal registration to participate and is officiated by someone certified to act in that capacity.

### Active employment

You are considered in active employment if, on the day you apply for coverage, you are being paid regularly for the required minimum 20 hours each week and you are performing the material and substantial duties of your regular occupation. Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. New employees have a 30 day waiting period to be eligible for coverage. Please contact your plan administrator to confirm your eligibility date.

If enrolling, and eligible for Medicare (age 65+; or disabled) the Guide to Health Insurance for People with Medicare is available at [www.medicare.gov/sites/default/files/2022-03/02110-medigap-guide-health-insurance.pdf](http://www.medicare.gov/sites/default/files/2022-03/02110-medigap-guide-health-insurance.pdf).

### Effective date of coverage

Coverage becomes effective on the first day of the month in which payroll deductions begin.

### Exclusions and limitations

We will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:

- committing or attempting to commit a felony;
- being engaged in an illegal occupation or activity;
- injuring oneself intentionally or attempting or committing suicide, whether sane or not;
- active participation in a riot or insurrection. This does not include civil commotion or disorder, Injury as an innocent bystander, or Injury for self-defense;
- participating in war or any act of war, whether declared or undeclared; This does not include any acts of terrorism.
- combat or training for combat while serving in the armed forces of any nation or authority, including the National Guard, or similar government organizations;
- a Covered Loss that occurs while an Insured is legally incarcerated in a penal or correctional institution;
- elective procedures, cosmetic surgery, or reconstructive surgery unless it is a result of organ donation, trauma, infection, or other diseases;
- an occupational injury;
- any Sickness, bodily infirmity, or other abnormal physical condition or Mental or Nervous Disorders, including diagnosis, treatment, or surgery for it;
- infection. This exclusion does not apply when the infection is due directly to a cut or wound sustained in a Covered Accident;
- experimental or investigational procedures;
- operating any motorized vehicle while intoxicated;
- operating, learning to operate, serving as a crew member of any aircraft or hot air balloon, including those which are not motor-driven, unless flying as a fare paying passenger;
- jumping, parachuting, or falling from any aircraft or hot air balloon, including those which are not motor-driven;
- travel or flight in any aircraft or hot air balloon, including those which are not motor-driven, if it is being used for testing or experimental purposes, used by or for any military authority, or used for travel beyond the earth's atmosphere;
- practicing for or participating in any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received;
- riding or driving an air, land or water vehicle in a race, speed or endurance contest; and
- engaging in hang-gliding, bungee jumping, sail gliding, parasailing, parakiting, or BASE jumping.

The Accidental Death and Dismemberment Benefits are also subject to the following Exclusions. We will not pay benefits for a claim that is caused by, contributed to by, or resulting from any of the following:

- being intoxicated; and
  - voluntary use of or treatment for voluntary use of any prescription or non-prescription drug, alcohol, poison, fume, or other chemical substance unless taken as prescribed or directed by the Insured's Physician. For purposes of this exclusion, poison does not include food poisoning.
- Additionally, no benefits will be paid for a Covered Loss that occurs prior to the Coverage Effective Date.

### Termination of employee coverage

If you choose to cancel your coverage your coverage ends on the first of the month following the date you provide notification to your employer. Otherwise, your coverage ends on the earliest of the:

- the date this policy is canceled by Unum or your employer;
- the date you are no longer in an eligible group;
- the date your eligible group is no longer covered;
- the date of your death;
- the last day of the period any required premium contributions are made;
- the last day you are in active employment.

However, as long as premium is paid as required, coverage will continue

- in accordance with the Continuation of your Coverage during Absences provision; or
- if you elect to continue coverage for you, your Spouse, and Children under Portability of Accident Insurance.

We will provide coverage for a Payable Claim that occurs while you are covered under this certificate

### Accident Insurance

THIS IS A LIMITED BENEFITS POLICY

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to certificate form GAC16-1 et al. and GAC16-2, GAC16-2-IL, GAC16-3-NH, GAC16-2-OH, and GAC16-2-UT. Policy Form GAP16-1 et al. in all states, GAP16-3-NH in New Hampshire or contact your Unum

representative.

Unum complies with state civil union and domestic partner laws when applicable.

Underwritten by: Unum Insurance Company, Portland, Maine

© 2022 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.